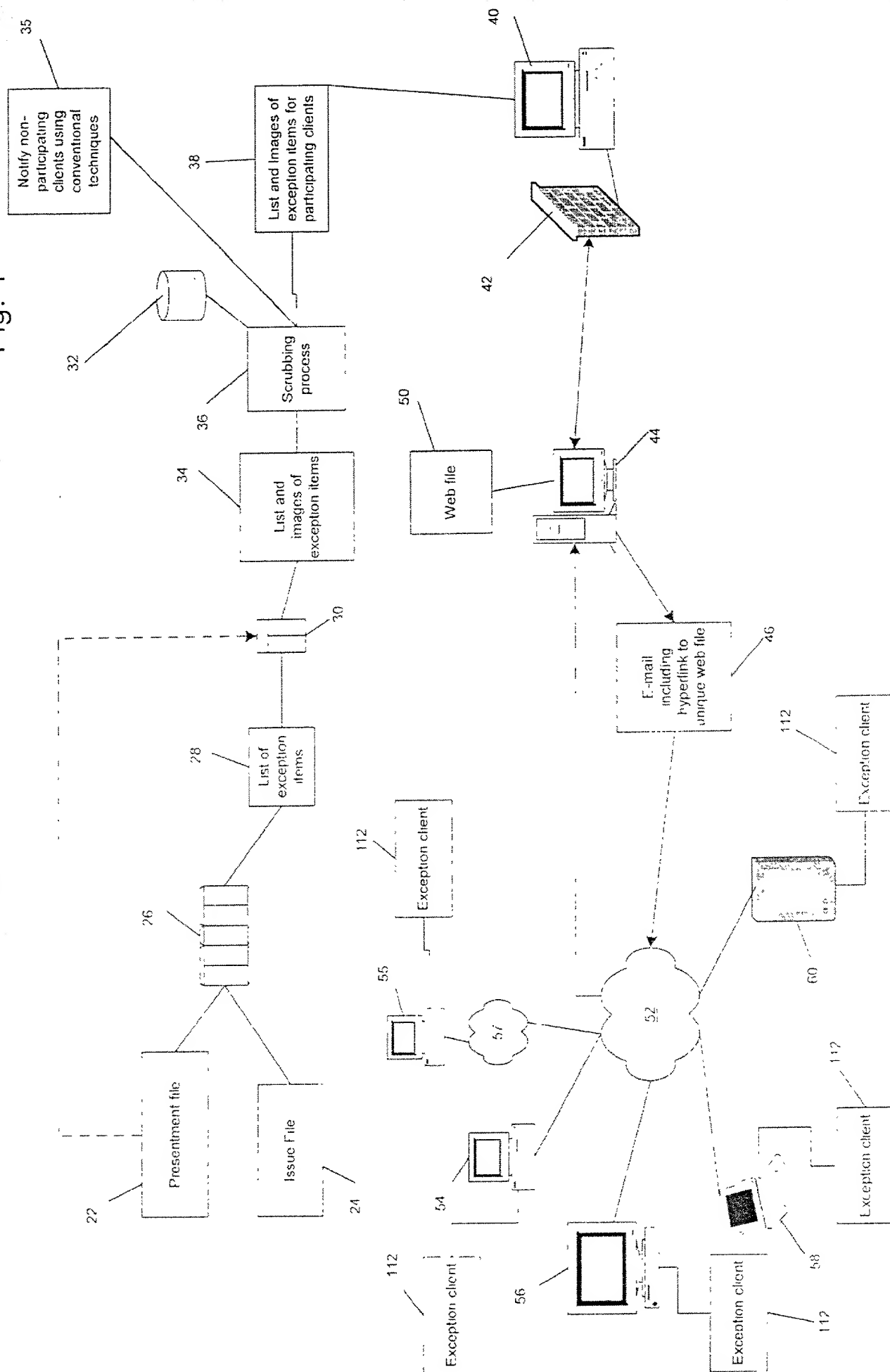


Fig. 1



## **FIGURE 2**

### *Sample E-Mail Notification*

Date: Tue, 21 Dec 2000 8:47:16 -0500  
From: jeff.winn@chase.com | Block address  
Subject: Positive Pay Notification  
To: agkeene@yahoo.com

---IMPORTANT DELIVERY-----

47 { You have received an important delivery from Jennifer Chen.  
Please pick up the package at the following Web address:

48 <https://chase.com/post1234>

The package will expire on Tuesday, December 21, 2000 at 4:00:00.

-----  
HOW TO PICK UP YOUR PACKAGE:

- \* If the Web address above is highlighted, click on it to open a browser window. You will automatically be taken to the package.
- \* If the Web address above is not highlighted, follow these steps:
  - Open a Web browser window.
  - Copy and paste the entire Web address into the "location" or "address" bar of the browser.
  - Press enter.

Once you arrive at the Web page, you can access the enclosed file(s) and/or private message.

46

# FIGURE 3

Sample Web File

File Edit View Go Communicator Help

Back Forward Reload Home Search Netscape Print Security Shop Stop

Bookmarks Location

**CHASE** THE RIGHT RELATIONSHIP IS EVERYTHING.®

Chase.com Home Privacy Policy

Exception Items				
6a Account	64 Check Number	66 Amount	68 Image File	70 Decision
06300019999	123456	\$158.44	test1.tif	Pay Return
06300019999	234567	\$10,513.26	test2.tif	Pay Return
06300019999	345678	\$231.57	test3.tif	Pay Return
06300019999	456789	\$1,199.99	test4.tif	Pay Return
06300019999	567891	\$78,122.48	test5.tif	Pay Return
06300019999	678912	\$10.66	test6.tif	Pay Return

74 - Pay All

76 - Return All

78 - Submit

79

Refer to Maker  
Duplicate Item  
Check Stopped  
State Date  
Suspect Item

Fig. 3

When you have your own money in a bank, you can pay it out to the bank and the bank will pay it to the bank.

Payor Name	
Pay to the order of	\$
Bank Name	
Memo	Signature

82

Pay - 86

E N D O R S E M E N T	
-----------------------	--

84

Return - 88

90 - Return to inbox

80

Fig. 4